



FORM PTO-1449 (REV. 6-89)	U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office	Attorney's Docket No. 16319-03878	Application No. 09/487,233
		Applicant Scott D. Cook et al	
		Filing Date January 19, 2000	Group Art Unit 2768

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A1	6,012,048	1/4/00	Gustin et al	705	TC2768	
HTD	A2	6,012,045	1/4/00	Barzilai et al	705	MA119808	
HTD	A3	6,012,044	1/4/00	Maggioncalda et al	705	2000	
HTD	A4	6,012,041	1/4/00	Brewer et al	705		
HTD	A5	5,966,698	10/12/99	Pollin	705	34	
HTD	A6	5,966,696	10/12/99	Giraud	705	14	
HTD	A7	5,956,700	9/21/99	Landry	705	40	
HTD	A8	5,956,391	9/21/99	Melen et al	379	114	
HTD	A9	5,953,423	9/14/99	Rosen	380	24	
HTD	A10	5,946,667	8/31/99	Tull, Jr. et al	705	36	
HTD	A11	5,920,629	7/6/99	Rosen	380	24	
HTD	A12	5,890,140	3/30/99	Clark et al	705	35	
HTD	A13	5,884,312	3/16/99	Dustan et al	707	10	
HTD	A14	5,873,072	2/16/99	Kight et al	704	40	
HTD	A15	5,832,463	11/3/98	Funk	705	35	
HTD	A16	5,815,657	9/29/98	Williams et al	395	186	
HTD	A17	5,799,087	8/25/98	Rosen	380	24	
HTD	A18	5,699,528	12/16/97	Hogan	395	240	
HTD	A19	5,581,764	12/3/96	Fitzgerald et al	395	703	
HTD	A20	5,692,132	11/25/97	Hogan	395	227	

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
H7D	A21	5,659,165	8/19/97	Jennings et al	235	379	
H7D	A22	5,623,547	4/22/97	Jones et al	380	24	
H7D	A23	5,557,516	9/17/96	Hogan	364	408	
H7D	A24	5,455,407	10/3/95	Rosen	235	380	
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H7D	A26	5,440,634	8/8/95	Jones et al	380	24	
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H7D	A28	5,351,296	9/27/94	Sullivan	380	24	
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C1	"Just Plain Bill", <i>ComputerLetter</i> , Vol. 16, No. 4, pp 1-5 (January 2000).
C2	"Small Change", <i>ComputerLetter</i> , Vol. 12, No. 10, 4 pages (March 1996).
C3	<i>Payments Publications</i> , Herndon, VA, 21 pages, (1999).

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HTD	A41	4,321,672	3/23/92	Braun et al	364	40	
HTD	A42	3,652,795	3/28/72	Won et al	179	3D	
HTD	A43	RE 32,985	7/11/89	Nagata et al	364	40	

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HTD	C5	Operating Circular No. 4, Automated Clearing House Items with Appendix A-D, Federal Reserve Bank of New York, January 1998.
HTD	C6	Operating Circular No. 5, Electronic Access, Federal Reserve Bank of New York, January 1998.
HTD	C7	"Internet Banking: Letting Customers Have Their Way", U.S. Banker, pp.S-3 to S-20, November 1997.
HTD	C8	"Electronic Money: Toward a Virtual Wallet", IEEE Spectrum Special Issue, pp.18-73, February 1997.
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HTD	C10	"Bank Hit by Crime Online", San Francisco Chronicle, B1, B5, January 28, 2000.
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